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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

1

of 1

**Compl te if Known**

Application Number	UNKNOWN
Filing Date	September 13, 2003
First Named Inventor	Alben J. GILLUM
Art Unit	UNKNOWN
Examiner Name	UNKNOWN

Attorney Docket Number 38494-00252

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> ( <i>if known</i> )			
1	US- 5,386,104		01/31/1995	Sime	
2	US- 5,774,879		06/30/1998	Custy et al.	
3	US- 5,884,289		03/16/1999	Anderson et al.	
4	US- 6,088,684		07/11/2000	Custy et al.	
5	US- 2002/0052841		05/02/2002	Guthrie et al.	
6	US- 2002/0059130		05/16/2002	Cheng et al.	
7	US- 2002/0087467		07/04/2002	Mascavage, III et al	
8	US- 2002/0120562		08/29/2002	Opiela et al.	
9	US- 2002/0138417		09/26/2002	Lawrence	
10	US- 2002/0152160		10/17/2002	Allen-Rouman et al.	
11	US- 2003/0033228		02/13/2003	Bosworth-Davies et a	
12	US- 2003/0093367		05/15/2003	Allen-Rouman et al.	
13	US- 6,598,028		07/22/2003	Sullivan et al.	
	US-				

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> ( <i>if known</i> )				

Examiner Signature		Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

UNITED STATES PATENT AND TRADEMARK OFFICE

<b>Inventors:</b> Alben J. GILLUM	)	<b>Group Art Unit:</b> UNKNOWN
	)	
	)	
<b>Serial No.</b> UNKNOWN	)	<b>Examiner:</b> UNKNOWN
	)	
<b>Filing Date:</b> September 13, 2003	)	
	)	
<b>Title:</b> METHOD FOR DETECTING SUSPICIOUS TRANSACTIONS	)	
	)	

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Attorney Docket No.: 38494-00252  
Date: September 13, 2003

Sir:

This Information Disclosure Statement, including completed Form PTO-1449 comprises the pertinent art of which Applicants are aware. It is respectfully requested that these documents be considered by the examiner in the pending application.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as Express mail (No. EV 305637591 US) in a USPS Express Mail envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450:

Cammie R. Lopez  
Printed Name

September 13, 2003

Date  
  
Signature

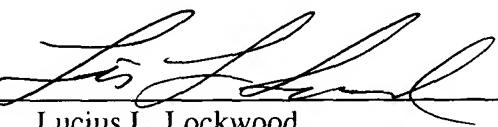
Form PTO-1449 is enclosed herewith

It is believed that this disclosure complies with the requirements of 37 C.F.R. §1.56, 1.97, and 1.98, and the Manual of Patent Examining Procedures §609. If for some reason the examiner considers otherwise, it is respectfully requested that the undersigned be called so that any deficiencies can be remedied.

This disclosure statement should not be construed as a representation that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(a) exists. The submission of this Information Disclosure Statement and the references submitted therewith are not an admission that the art cited is "prior" with respect with the present invention, nor are they a representation, that no better art exists. Applicants hereby reserve the right to swear behind or otherwise disprove any alleged "prior" nature of any art cited should the facts support on a situation on such an action. It is submitted that the art cited does not constitute a bar to the patentability of Applicants' invention under 37 C.F.R. §102 or §103.

Respectfully submitted,

Dated: September 13, 2003

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Docket No.: 38494-00252